

What is claimed is:

1. A system for insurance management, comprising:

a central data center;

an insurer portion, coupled to said central data center via a network, for

5 interfacing an insurer with insurance policy and policyholder information;

a policyholder portion, coupled to said central data center via the network, for

interfacing a policyholder or potential policyholder with insurance policy information;

and

an aligned provider portion, coupled to said central data center via the network,

10 for interfacing an aligned provider with policyholder and insurance claims information;

wherein said insurer portion, said policyholder portion and said aligned provider portion are enabled for real-time intercommunication and information access via the network.

15 2. The system of Claim 1, wherein said aligned provider portion is enabled for management of vehicle maintenance information, said aligned provider portion further comprising:

a video interface for capturing full-motion digital video of a vehicle during an initial inspection or a damage inspection.

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3. The system of Claim 2, wherein said aligned provider portion is further enabled for collection of a deductible from the policyholder.

4. The system of Claim 1, wherein said central data center and said agent portion are physically located at a common location.

5. The system of Claim 1, wherein said insurer portion is enabled for automatically assessing risk of a potential policyholder, said insurer portion further comprising:

an underwriting portion for calculating a risk of insuring identified vehicles; and

6. The system of Claim 5, said insurer portion further comprising:

10 data files, coupled to said underwriting portion, for storing coverage information, risk acceptability information, policy issuance procedures, rating procedures, and general underwriting rules;

wherein said underwriting portion is enabled for providing an instantaneous rate quote based on information provided by the potential policyholder and the information stored by said data files.

15 7. The system of Claim 6, said insurer portion further comprising:

a potential policyholder interface for providing to a potential policyholder access to said underwriting portion.

20 8. The system of Claim 7, said potential policyholder interface comprising:

a touch-tone telephone interface for enabling the potential policyholder to obtain the instantaneous rate quote via touch-tone telephone.

9. The system of Claim 1, further comprising:

a financial management portion, coupled to said central data center, for performing accounting functions for said system.

5 10. The system of Claim 9, said financial management portion further comprising:

a lock box facility enabled for automatically allocating funds to an appropriate account;

wherein the lock box facility is further enabled for maintenance of a record of the allocating as part of a record of transactions.

10 11. The system of Claim 10, wherein said lock box facility is enabled for allocation of funds into at least one of an unearned premium reserve account, a claims reserve account and a working capital account.

15 12. The system of Claim 11, said lock box facility further comprising:

an autoreserve system enabled for automatically transferring a percentage of annualized premiums to appropriate statutory reserve accounts upon receipt of funds from a policyholder.

20 13. The system of Claim 9, said financial management portion further comprising:

an audit portion for continually monitoring a status of accounts of the system.

14. The system of Claim 1, further comprising:
a strategic partner portion.

15. The system of Claim 14, said strategic partner portion comprising:
5 an automobile dealership coupled to the network.

16. The system of Claim 14, said strategic partner portion comprising:
a financing company coupled to the network.

10 17. A method for insurance claims management by a Company, comprising:
granting, to a policyholder or potential policyholder, network access to insurance
policy information of the Company;
granting, to an aligned provider, network access to policyholder and insurance
claims information of a policyholder of the Company;
15 enabling the policyholder or potential policyholder, the Company and the aligned
provider for intercommunication via the network; and
granting the policyholder or potential policyholder and the aligned provider real-
time access to the information of the Company via the network.

20 18. The method of Claim 17, further comprising:
offering a policy to the potential policy holder at a reduced rate in exchange for an
agreement by the potential policy holder to use the aligned provider in the event repair
services are needed

19. The method of Claim 17, further comprising:
designating a repair facility as an aligned provider.

5 20. The method of Claim 19, further comprising:
requiring an increased deductible from the policyholder or potential policyholder
when the policyholder or potential policyholder elects to use a repair facility that has not
been designated as an aligned provider.

10 21. The method of Claim 17, further comprising:
offering an insurance policy to any potential policy holder at a reduced rate in
exchange for an agreement by the potential policy holder to use the aligned provider in
the event repair services are needed.

15 22. The method of Claim 17, further comprising:
automatically assessing a risk of insuring an identified vehicle from a data file for
a corresponding policyholder or potential policyholder; and
underwriting an insurance policy for the corresponding policyholder based on said
assessing.

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23. The method of Claim 22, further comprising:
reassessing an assessed risk of insuring a damaged vehicle when a policyholder
elects to have a damaged vehicle repaired under the policyholder's insurance policy; and

maintaining the assessed risk of insuring the damaged vehicle when the policyholder elects a self-repair option.

24. The method of Claim 22, wherein the data file includes coverage information, risk acceptability information, policy issuance procedures, rating procedures, and general underwriting rules, the method further comprising:

providing a real-time insurance rate quote based on the data file.

25. The method of Claim 24, further comprising:

by a touch-tone telephone interface, enabling the potential policyholder to obtain the instantaneous rate quote via touch-tone telephone.

26. The method of Claim 17, wherein the Company manages vehicle maintenance information, the method further comprising:

receiving from the aligned provider full-motion digital video of a vehicle via a video interface during an initial inspection or a damage inspection of the vehicle.

27. The method of Claim 17, wherein the Company manages vehicle maintenance information, the method further comprising:

delivering to the aligned provider full-motion digital video of a vehicle's initial inspection via a video interface for review prior to performing a damage inspection of the vehicle.

28. The method of Claim 17, further comprising:
automatically allocating received funds, via a lock box facility, to an appropriate
account; and
maintaining, via the lock box facility, a record of said allocating as part of a
5 record of transactions.

29. The method of Claim 28, further comprising:
allocating funds, via the lock box facility, into at least one of an unearned
premium reserve account, a claims reserve account and a working capital account.

30. The method of Claim 29, further comprising:
automatically transferring, via the lock box facility, a percentage of annualized
premiums to appropriate accounts upon receipt of funds from a policyholder.